



700 STONEHENGE PARKWAY
SECOND FLOOR
DUBLIN, OH 43017
614.944.5219
818.638.5548 FAX
TROYDOUCET.COM

July 10, 2015

PennyMac Loan Services, LLC
Attn: Correspondence Unit
P.O. Box 514387
Los Angeles, CA 90051-4387

RE: 2144 Tall Timbers Court, Columbus, OH 43228
Borrower: Scott Bucy
PennyMac Loan No.: [REDACTED]

VIA CERTIFIED MAIL

To Whom It May Concern:

REQUEST FOR INFORMATION

In accordance with my client's rights under RESPA, my client hereby requests information about his loan, including:

1. The name, address, and telephone number of the owner of the note, plus the name of the master servicer of the note.
2. The date that the current note holder acquired the note and mortgage, and from whom they were acquired.
3. The date you began servicing the loan.
4. Your preferred address for receiving a Qualified Written Request ("QWR") and notices of error, if it differs from the address to which this QWR was sent.

Please provide me confirmation that you have received this QWR within five (5) days, as required under 12 U.S.C. 2605(e); 12 C.F.R. 1024.35(d). Thereafter, please respond to the request for the identity of the owner of the obligation within ten (10) days. 12 C.F.R. 1024.36(c)(2). Please respond to the balance of these questions within thirty (30) days of receipt of this letter, as required under 12 U.S.C. 2605(e); 12 C.F.R. 1024.35(e)(3).

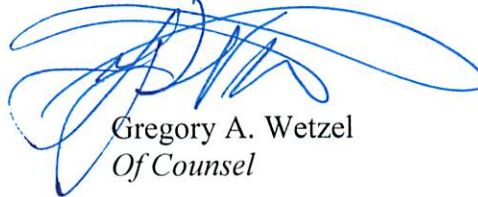
TILA DEMAND

In accordance with the Truth in Lending Act, 15 U.S.C. 1641(f)(2), my client hereby requests the name, address, and telephone number of the owner of her note, plus the name of the master servicer of her note.

Exhibit A

In accordance with the Note and Mortgage, please provide a current reinstatement quote for the above-referenced account. Also, please provide a current payoff and mail to the address listed above within seven (7) business days per 15 U.S.C. 1639g.

Regards,

A handwritten signature in blue ink, appearing to read 'G. Wetzel', with a large, sweeping flourish extending to the right.

Gregory A. Wetzel
Of Counsel

Encl.: Client Authorization

Cc: Client



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July 10, 2015

PennyMac Loan Services, LLC
Attn: Correspondence Unit
P.O. Box 514387
Los Angeles, CA 90051-4387

RE: Rescission of Mortgage Services III, LLC loan secured by 2144 Tall
Timbers Court, Columbus, OH 43228
Borrower: Scott Bucy
PennyMac Loan No.: [REDACTED]

VIA CERTIFIED MAIL

To Whom It May Concern:

Pursuant to the Truth in Lending Act, 15 U.S.C. § 1601, *et seq.* (TILA) and its implementing Regulation Z, 12 C.F.R. Part 226.01, *et seq.*, my client Scott Bucy hereby exercises his right to rescind the mortgage loan transaction secured by the above-listed property. A copy of my client's executed Notice of Right to Cancel is attached to this letter.

To further assist in your identification of the transaction, the original note and mortgage that my client rescinds are identified with "FHA Case No. [REDACTED]" "Loan #: [REDACTED]" and "MIN: [REDACTED]" and were executed on or about August 13, 2013. The original loan amount was \$177,149.00, and the referenced security property is 2144 Tall Timbers Court, Columbus, OH 43228. Please be advised that you later changed the loan number to "8000720938," which is reflected on the monthly statements you supplied.

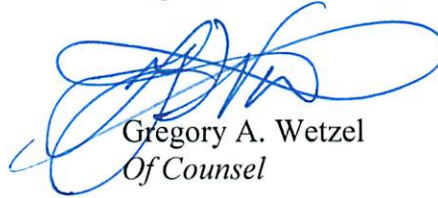
The basis of the rescission, but not the only basis, is that my client was not provided an adequate number of copies of his notice of right to rescind the transaction, pursuant to 15 U.S.C. 1635(a) and 12 C.F.R. Part 226.23, nor were they provided with an adequate notice of their right to rescind. This failure provides them an extended, three year right to rescind the transaction, which they hereby exercise.

Pursuant to TILA and Regulation Z, you have 20 days after receipt of this letter to return all monies paid and to take all action necessary and appropriate to terminate the security interest. Please be advised that the mortgage is automatically voided by operation of law upon rescission under 15 U.S.C. 1635(b). Therefore, any attempt to report negative information about this mortgage or note to a credit reporting agency is a willful violation of TILA and the Fair Credit Reporting Act, 15 U.S.C. 1681a, *et seq.* ("FCRA").

Please contact me at (614) 944-5219 to arrange the delivery of all monies paid under the mortgage loan transaction, including all closing costs, principal, and interest. We can then discuss any tender obligation of my client.

If, by chance, there is another party that you believe should receive a copy of this notice, or if you are refusing to accept service of this notice for the creditor of the mortgage loan transaction, please inform me immediately.

Regards,



Gregory A. Wetzel
Of Counsel

Encl.: Executed Attorney-Generated Notice of Right to Cancel

Cc: Client

NOTICE OF RIGHT TO CANCEL

Borrower(s): SCOTT BUCY

Property Address: 2144 TALL TIMBERS COURT, COLUMBUS, OH 43228

BUCY
Loan #
MIN: 1
Case #

YOUR RIGHT TO CANCEL

You are entering into a transaction that will result in a mortgage/lien/security interest on your home. You have a legal right under federal law to cancel this transaction, without cost, within THREE (3) BUSINESS DAYS from whichever of the following events occurs last:

- (1) the date of the transaction, which is AUGUST 13, 2013; or
- (2) the date you received your Truth-in-Lending disclosures; or
- (3) the date you received this notice of your right to cancel.

If you cancel the transaction, the mortgage/lien/security interest is also cancelled. Within 20 CALENDAR DAYS after we receive your notice, we must take the steps necessary to reflect the fact that the mortgage/lien/security interest on your home has been cancelled; and we must return to you any money or property you have given to us or to anyone else in connection within this transaction.

You may keep any money or property we have given you until we have done the things mentioned above, but you must then offer to return the money or property. If it is impractical or unfair for you to return the property, you must offer its reasonable value. You may offer to return the property at your home or at the location of the property. Money must be returned to the address below. If we do not take possession of the money or property within 20 CALENDAR DAYS of your offer, you may keep it without further obligation.

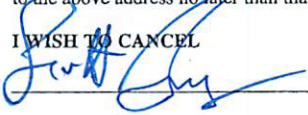
HOW TO CANCEL

If you decide to cancel this transaction, you may do so by notifying us in writing at:

MORTGAGE SERVICES III, LLC
502 NORTH HERSHEY RD.
BLOOMINGTON, IL 61704

You may use any written statement that is signed and dated by you and states your intention to cancel or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights. If you cancel by mail or telegram, you must send the notice no later than MIDNIGHT of AUGUST 16, 2013 (or MIDNIGHT of the THIRD BUSINESS DAY* following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

I WISH TO CANCEL



I WISH TO CANCEL

Dianne BUCY Date: 7-10-15
Date: 7/10/15

RECEIPT OF NOTICE OF RIGHT TO CANCEL

Each of the undersigned have now received two Notice of Right to Cancel forms. The above real estate loan cannot be funded until THREE (3) BUSINESS DAYS* have elapsed since the date of this acknowledgment of receipt of the Notice of Right to Cancel.

*Business days include all days except Sundays, New Year's Day, Martin Luther King Day, Washington's Birthday, Memorial Day, Independence Day, Labor Day, Columbus Day, Veterans Day, Thanksgiving Day, and Christmas Day.

Date Notice of Right to Cancel form received: AUGUST 13, 2013.

DIANNE BUCY - DATE -

*** ATTORNEY-GENERATED COPY ***